

What is claimed is:

1. A system for supporting consumer transactions billed to an account through a cellular telephone comprising:
 - a merchant data receiver for receiving merchant transaction data from a merchant terminal at a transaction site;
 - a consumer data receiver for receiving consumer transaction data from a cellular telephone at the transaction site; and
 - a transaction processor for processing the merchant transaction data and the consumer transaction data to access a financial account so that approval for a transaction at the transaction site may be obtained.
2. The system of claim 1, the transaction processor further comprising:
 - a transaction record generator for generating a transaction record corresponding to the merchant transaction data and the consumer transaction data; and
 - an approval query generator that queries for approval of the transaction at the transaction site using the generated transaction record.

3. The system of claim 2 further comprising:
an approval transmitter for transmitting an approval code to one of the cellular telephone and the merchant terminal at the transaction site in response to a response to the query from the approval query generator.
4. A terminal for supporting consumer transactions billed through an account through a cellular telephone comprising:
a transaction data generator for generating transaction data; and
a transaction data display for displaying the generated transaction data with a telephone number so that a consumer may call the telephone number to bill a transaction corresponding to the generated transaction data to an account associated with a cellular telephone number.
5. The terminal of claim 4 further comprising:
a transaction data transmitter for transmitting the generated transaction data with merchant data to a payment processing site for approval of the transaction.
6. The terminal of claim 4 further comprising:
an option payment generator for generating a menu of payment options for the transaction data display to display, the generated menu including an option to pay for a transaction corresponding to the generated transaction data by means of an account associated with a cellular telephone.

7. The terminal of claim 5 further comprising:

an approval receiver for receiving an approval code for a transaction corresponding to the transaction data transmitted by the transaction data generator so that the transaction corresponding to the transaction data is funded by an account associated with a cellular telephone number.

8. A system for supporting transactions billed to an account associated with a cellular telephone comprising:

a merchant terminal for generating and sending merchant transaction data;

a consumer data receiver for receiving consumer transaction data from a cellular telephone at the transaction site; and

a transaction processor for processing the merchant transaction data and the consumer transaction data to access a financial account so that approval for a transaction at the transaction site may be obtained.

9. The system of claim 8, the transaction processor further comprising:

a transaction record generator for generating a transaction record corresponding to the merchant transaction data and the consumer transaction data; and

an approval query generator that queries for approval of the transaction at the transaction site using the generated transaction record.

10. The system of claim 9 further comprising:

an approval transmitter for transmitting an approval code to one of the cellular telephone and the merchant terminal at the transaction site in response to a response to the query from the approval query generator.

11. The system of claim 8, the merchant terminal further comprising:

a transaction data generator for generating transaction data; and

a transaction data display for displaying the generated transaction data with a telephone number so that a consumer may call the telephone number to bill a transaction corresponding to the generated transaction data to an account associated with a cellular telephone number.

12. The system of claim 11, the merchant terminal further comprising:

a transaction data transmitter for transmitting the generated transaction data with merchant data to a payment processing site for approval of the transaction.

13. The system of claim 12, the terminal further comprising:

an option payment generator for generating a menu of payment options for the transaction data display to display, the generated menu including an option to pay for a transaction corresponding to the generated transaction data by means of an account associated with a cellular telephone.

14. The system of claim 13, the terminal further comprising:

an approval receiver for receiving an approval code for a transaction corresponding to the transaction data transmitted by the transaction data generator so that the transaction corresponding to the transaction data is funded by an account associated with a cellular telephone number.

15. A method for supporting payment of a consumer transaction through an account associated with a cellular telephone comprising:
- generating a transaction record from merchant transaction data and consumer cellular telephone data;
 - querying for payment through an account associated with the cellular telephone data; and
 - generating an approval code in correspondence with a response to the query for payment through the account associated with the cellular telephone data.
16. The method of claim 15 further comprising:
- generating merchant transaction data to identify a merchant and a consumer transaction at a transaction site; and
 - receiving consumer cellular telephone data from a cellular phone network.
17. The method of claim 16 further comprising:
- sending the generated approval code to one of a cellular phone and a merchant terminal located at the transaction site.

18. The method of claim 15 further comprising:
displaying a telephone number for payment processing at the
transaction site so a consumer may call the telephone number with
a cellular phone to pay for the consumer transaction through an
account associated with the cellular phone.
19. The method of claim 18 wherein the telephone number is
displayed in response to an option to pay for the consumer transaction
through an account associated with the cellular telephone being
selected.
20. The method of claim 19 wherein the merchant transaction
data generation includes identifying a merchant account so that funds
may be transferred from the account associated with the cellular
telephone number to the merchant account.